

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re utility patent application of:

SCHAFER, Richard W.

Serial Number: 10/646,564

Examiner: LIU, JUNG I

Filed: 08/22/2003

Art Unit: 3691

Confirmation No.: 9408

For: **METHOD AND SYSTEM OF FUNDS TRANSFER**

MAIL STOP AMENDMENT

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION

Dear Sir:

Please amend the above-identified application as follows. Pursuant to the Request for Extension of time enclosed herewith, the period for response has been extended two (2) months, to expire, February 25, 2008.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.